

FIG. 3

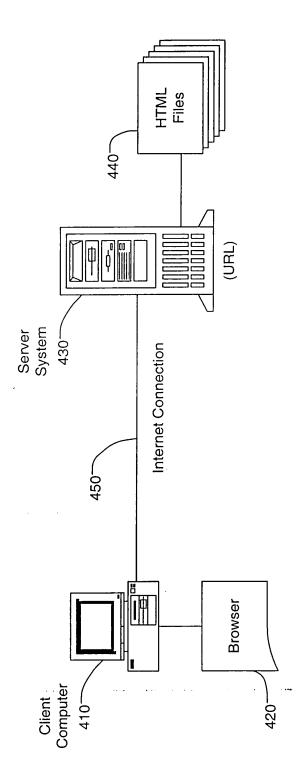


FIG. 4

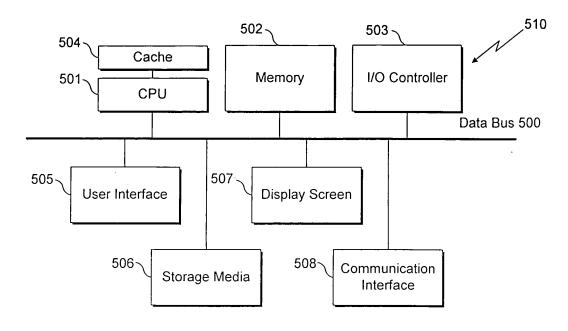


FIG. 5A

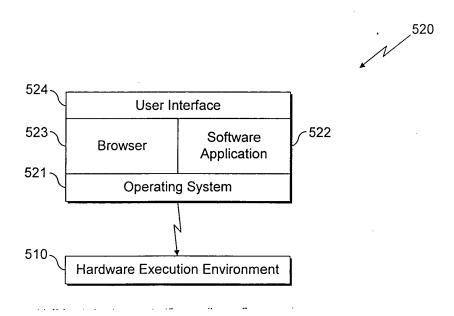


FIG. 5B

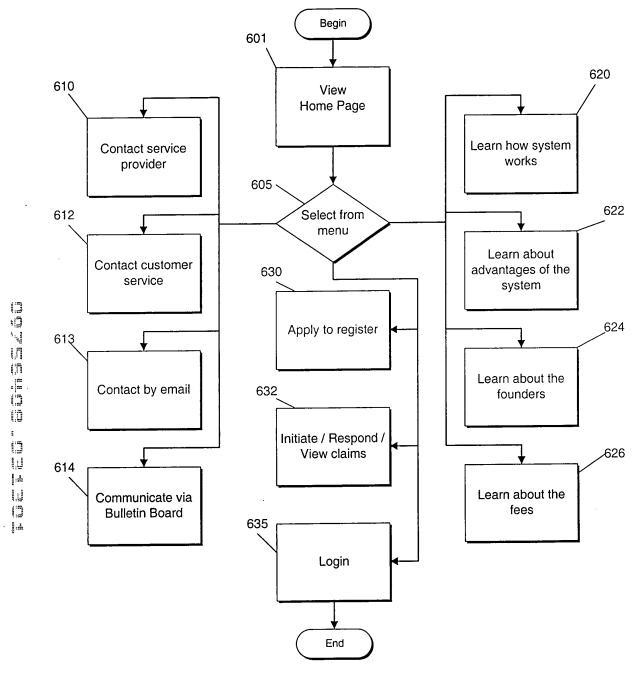


FIG. 6

Home Page

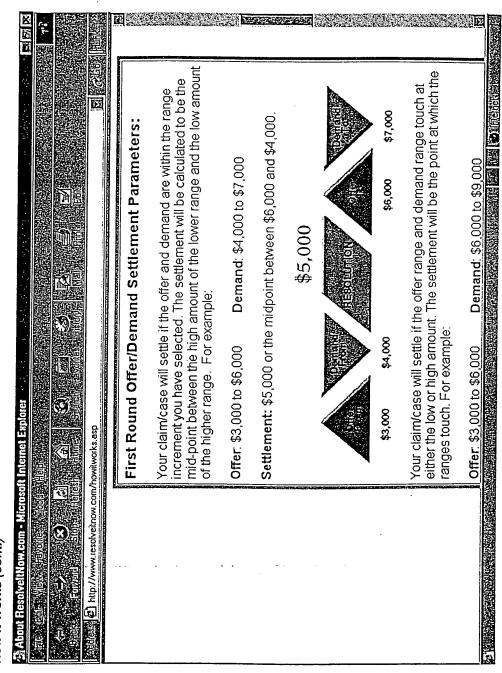
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	New Claim Respond to Claim	Apply Respond to a Claim Now!	Login
	Contact US Customer Service E-Mail Us		
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How It Works

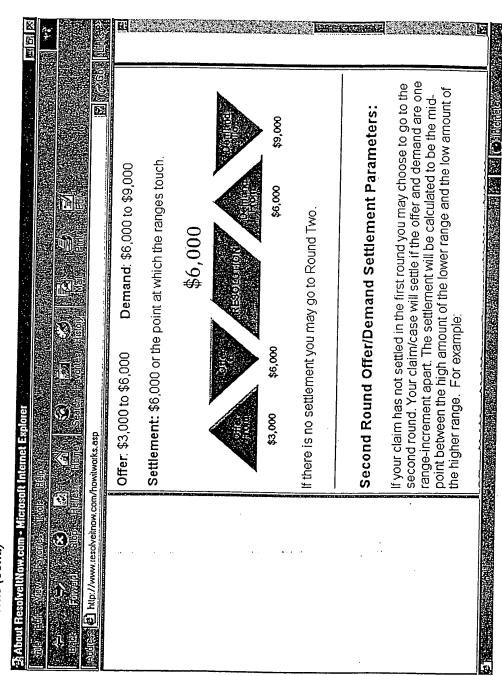
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ResolveitNow	NOW Claims and Disputes are Resolved Castomor Sorvice Continuous Sorvi
Home How It Works Advantages About Us Fees	ResolveltNow.com's blind, easy-to-use process assures total confidentiality and objectivity, with a complete paper trail. And it minimizes the roles of middlemen and the hassles of face-to-face settlement meetings and phone tag.
Claims Apply Now	How Do I Initiate a Claim?
Login New Claim Respond to Claim Contact Us Customer Service E-Mail Us	 Click on the Apply Now or Login button on the home page. Follow the simple instructions and enter basic information about the claim. Select a desired settlement range from the menus. Click on your confidential settlement range or Enter your confidential settlement offer. The software instantly generates a unique offer identification number and password, then contacts the other party by email and ground mail, inviting them to respond - without revealing your offer or range.
VeriSign	How Do I Respond To A Claim?
)	1. Click on the Respond to a Claim button on the home page. 2. Enter your unique User ID number and password you received by mail or email.

FIG. 9

How it Works (cont.)



How it Works (cont.)



How it Works (cont.)

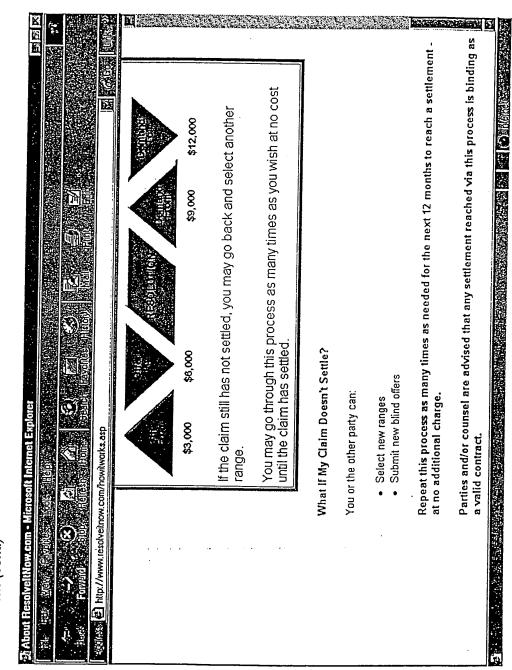
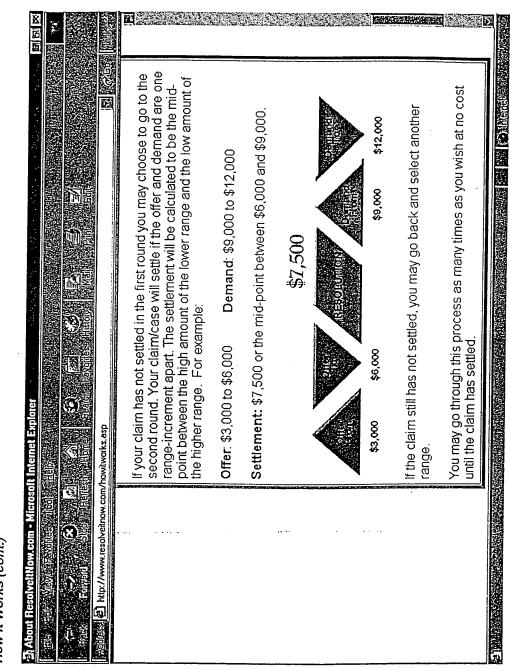


FIG. 12

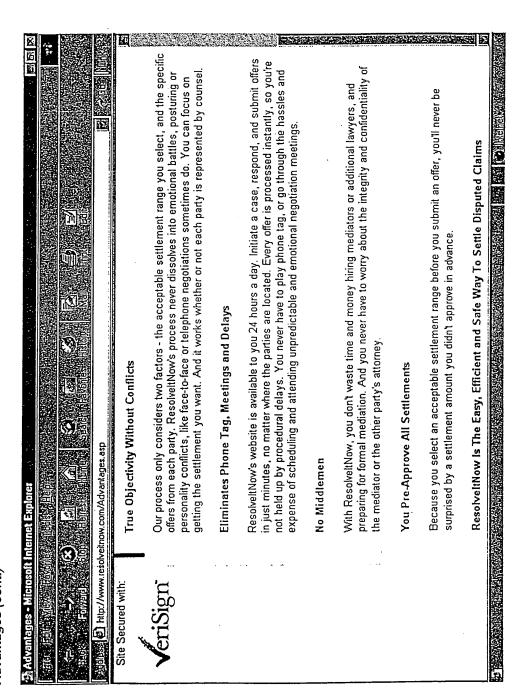
How It Works (cont.)



Advanatges

1955 - Microsoft Internet Explorer View Payorite Microsoft Payorite (NOW Claims and Disputes are Resolved	ResolveitNow Advantages	Greated by Dispute Resolution Experts	Our proprietary online negotiation method was created by a California Superior Court Settlement Judge and a leading ADR lawyer, expert and consultant. They've resolved tens of thousands of claims. You get the full benefit of more than 60 years of combined dispute resolution experience.	Complete Confidentiality	Our blind process is completely automated to enable both parties to present offers without revealing their individual positions or evaluations of the claim. Your offers, strategies and work product will NEVER be revealed to the other side, or to anyone else. And each claim has its own unique ID and password to prevent unauthorized access.	True Objectivity Without Conflicts	Our process only considers two factors - the acceptable settlement range you select, and the specific offers from each party. ResolveltNow's process never dissolves into emotional battles, posturing or personality conflicts, like face-to-face or telephone negotiations sometimes do. You can focus on getting the settlement you want. And it works whether or not each party is represented by counsel.
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Advantages (cont.)



About Us

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	Works tages Us	ecutive Officer
- ,		services. Until recently, she was responsible for building Corporate Real Services. Until recently, she was responsible for building Corporate Real CREC originated debt and managed the loan portfolio, often selling the loans into a securitization. CREC, an affiliate of Secured Capital Corp was a \$1 by Cargill Financial Services, SunAmerica, Secured Capital and U.S. Realty, ponsible for starting and building the merger/acquisition, corporate finance s for KPMG's West Coast practice. Ms. Chang has spent 20 years starting, professional service businesses outside of the core business of two Capital, a real estate investment bank and KPMG LLP, a public accounting a practicing Certified Public Accountant in California and a member of riffied Public Accountants. Ms. Chang is also the Chairman of the Library les and is the Chair of the Business and Finance Committee for Claremont
	- ,	iam Schoettler sident, Sales-Legal

About Us (cont.)

Bank Bank Complete Bank Ba	resolveitnow.com/AboutUs.asp	The Honorable R. William Schoettler Founder and Vice President, Sales-Legal	Judge Schoettler is an independent mediator and arbitrator with ADR International, Inc. He spent the first 23 years of his legal career practicing with the law firm of Murchison & Cumming. He was appointed to the Los Angeles County Superior Court in 1988 by then Governor Deukmejian of California. Judge Schoettler played a significant role in the use of mediation through the court system. His first and only assignment in the Los Angeles Central Branch was as a Settlement Judge where he presided over an estimated 8,000 settlement conferences. Upon his retirement in 1992 he joined JAMS/Endispute where he presided over an additional 2,000 cases as an arbitrator, mediator and discovery referee.	John R. Horn Founder and Vice President, Sales	Mr. Horn is the founder, president and majority shareholder of ADR International, Inc., a consulting firm exclusively dedicated to ADR issues. ADR International, Inc. has established itself as an innovator in ADR related services with a client list of more than 100 full-time ADR professionals. Mr. Horn is recognized as an expert in the ADR marketplace, and has been frequently quoted by <i>The Wall Street Journal</i> , the Los Angeles Daily Journal, and other legal publications. He began his career in ADR while serving several positions at the American Arbitration Association, such as Marketing Director, Western Regional Marketing Director and Administrator of the Large Complex Case Program. Mr. Horn graduated from Loyola Law School, has an MBA in Marketing and Finance, and is a licensed California attorney. He also is an adjunct professor at Loyola Law School teaching arbitration and mediation.	Larry G. Hunt
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About Us (cont.)

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E 8	Home How it Works Advantages	Use ResolveltNow as many times as you want at <u>no cost</u> !
E 8	About Us	You will only be charged \$150 per party if your claim settles regardless of the size of your settlement.
New Claim Respond to Claim Contact Us Customer Service E-Mail Us Site Secured with:	Claims Apply Now	
Contact Us Customer Service E-Mail Us Site Secured with:	Login New Claim Respond to Claim	
E-Mail Us Site Secured with:	Contact Us Customer Service	
Site Secured with:	E-Mail Us	
VeriSion	Site Secured with:	
	VeriSign	

Customer Service

Streamlining How Claims and Disputes are Resolved Login I Respond to a Claim	Customer Service	If you have any questions, you may:	 Email us at info@resolveitnow.com and we will reply within 24 hours. 	Call us at 1(888)900-6000 between the hours of 8.30 a.m. and 5.30 p.m. Pacific Time, Monday to Friday.	 Page us at 1(888)900-6000 for EMERGENCY URGENT matters only and we will respond within 8 hours. 		
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VeriSign

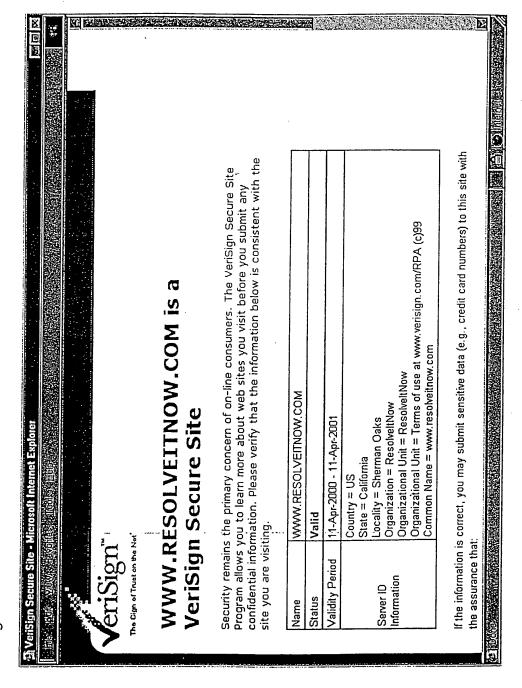


FIG. 21

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If the information is correct, you may submit sensitive data (e.g., credit card numbers) to this site with the assurance that:

- This site has a VeriSign Secure Server ID.
- . VeriSign has verified the organizational name and that RESOLVEITNOW has the proof of right
- This site legitimately runs under the auspices of RESOLVEITNOW.
- All information sent to this site, if in an SSL session, is encrypted, protecting against disclosure to third parties.

To ensure that this is a legitimate VeriSign Secure Site, make sure that:

- The original URL of the site you are visiting comes from WWW.RESOLVEITNOW.COM. The URL of this page is https://digitalid.verisign.com. The status of the Server ID is Valid.

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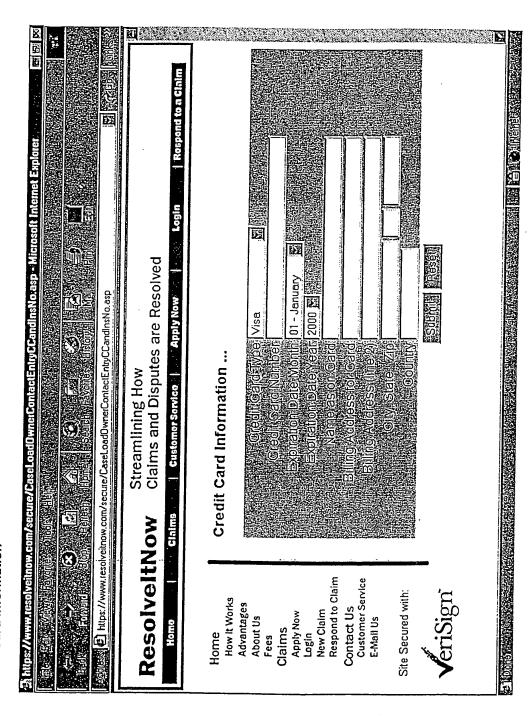
For questions or comment email secure-site@verisign.com.

FIG. 22

Initiating Party Contact Information

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Credit Card Information



Supply Password

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FIG. 25

Company Account Information

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FIG. 26

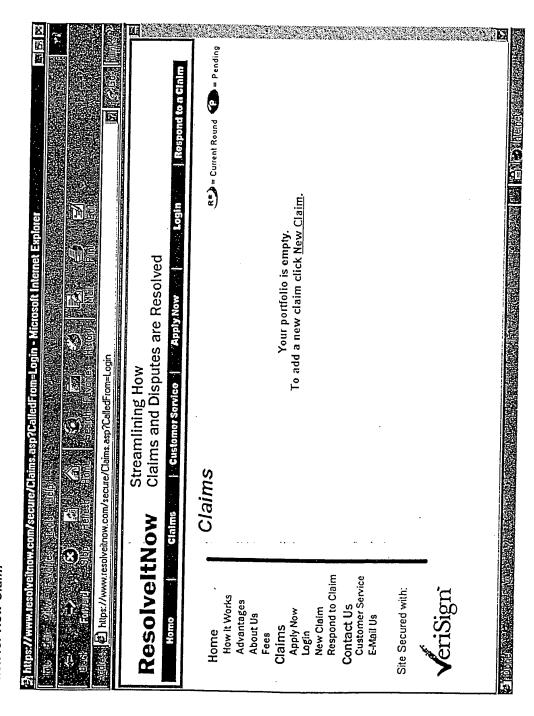
Newly Registered User

Contact Use Cont
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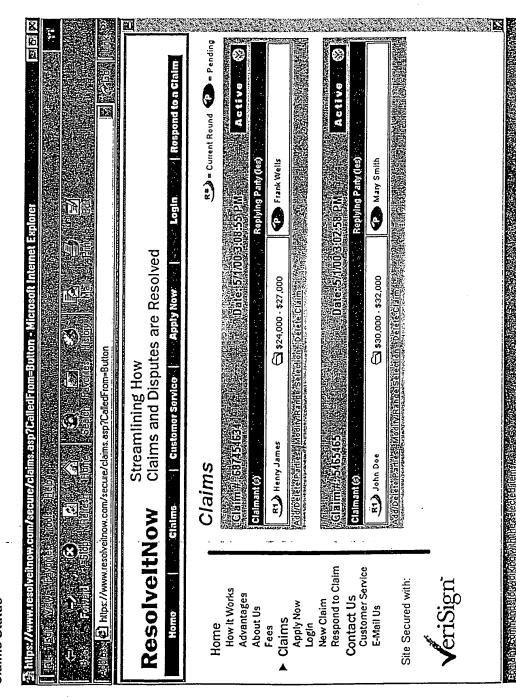
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Click for New Claim



Claims Status



New Claim Information

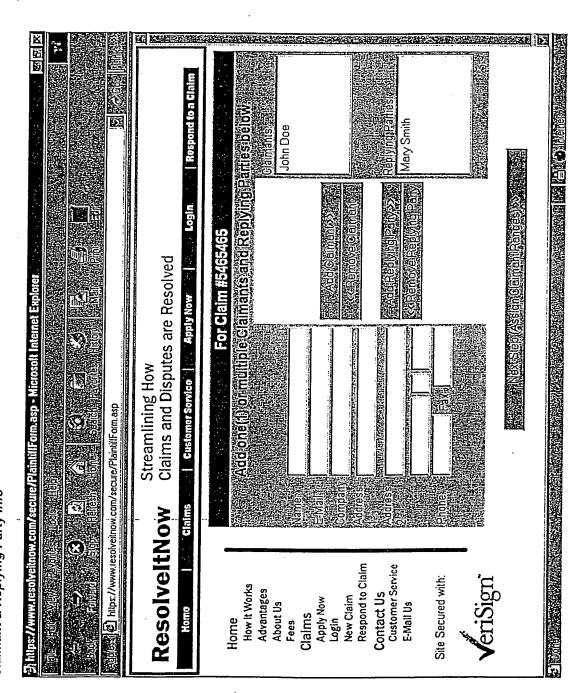
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FIG. 31

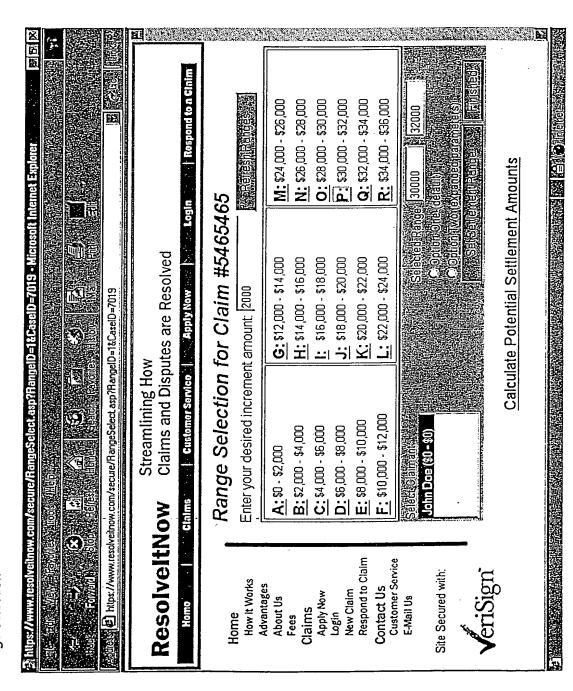
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FIG. 32

Claimant & Replying Party Info



Range Selection



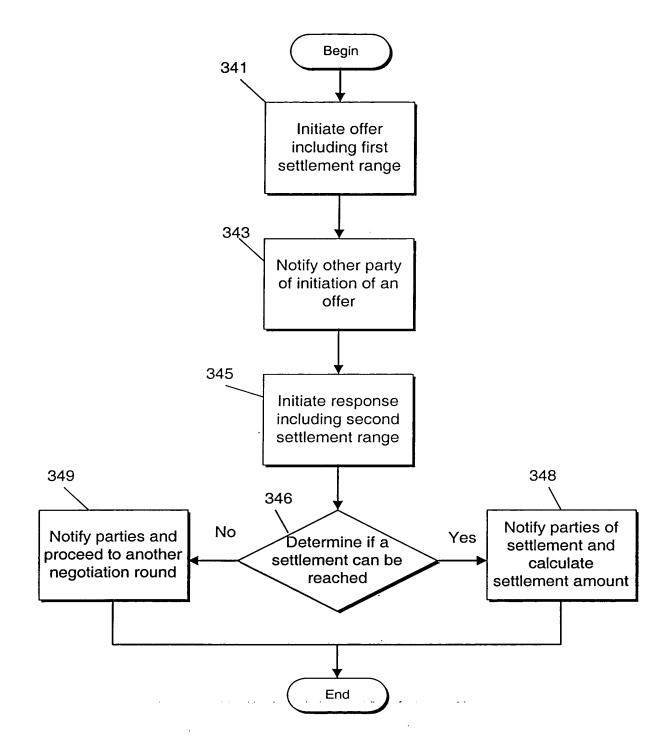
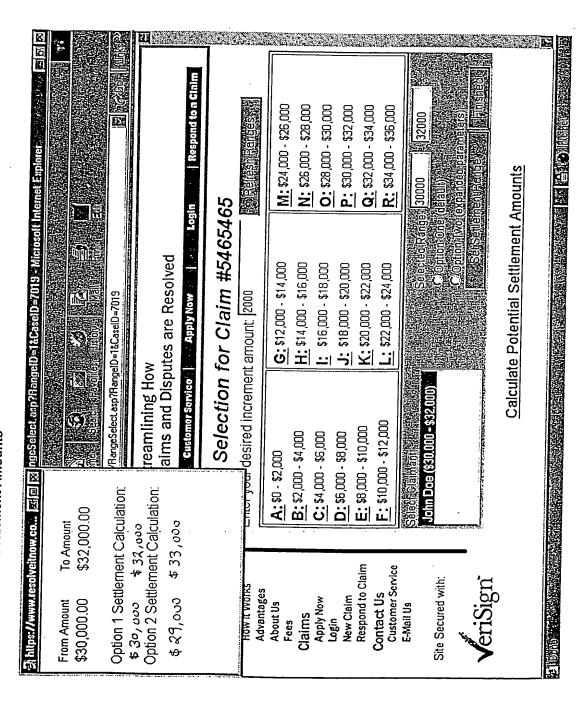


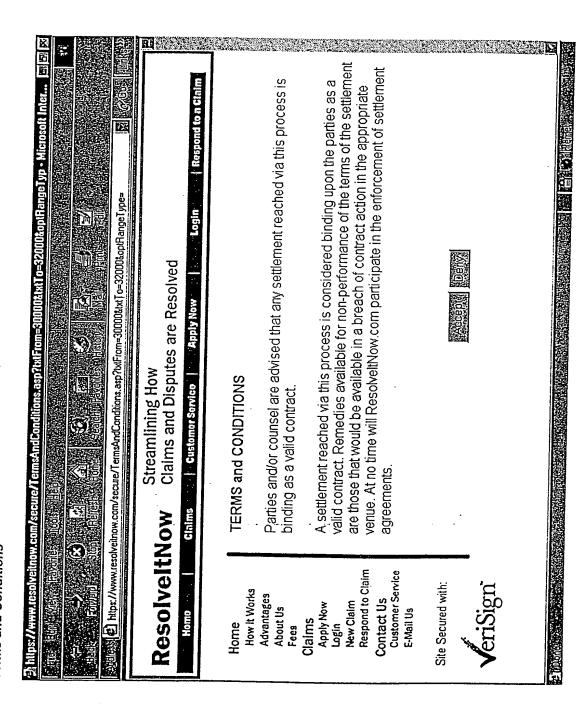
FIG. 34

FIG. 35

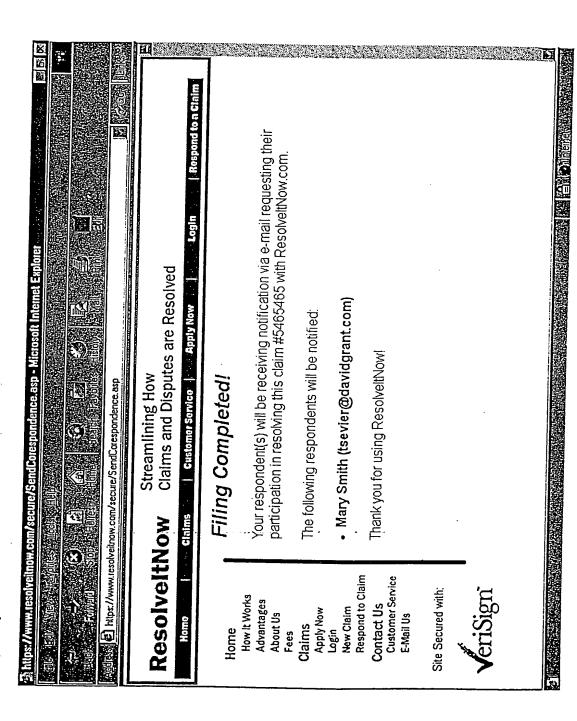
Calculate Potential Settlement Amounts



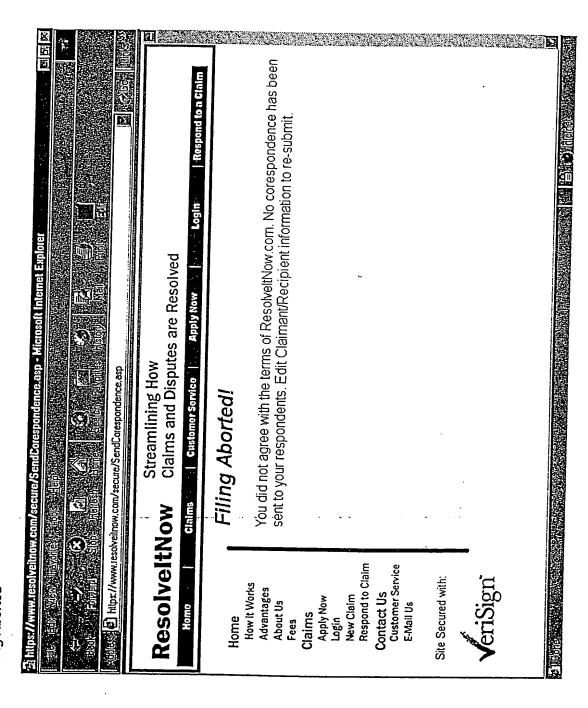
Terms and Conditions



Filing Completed



Filing Aborted



Claims Status

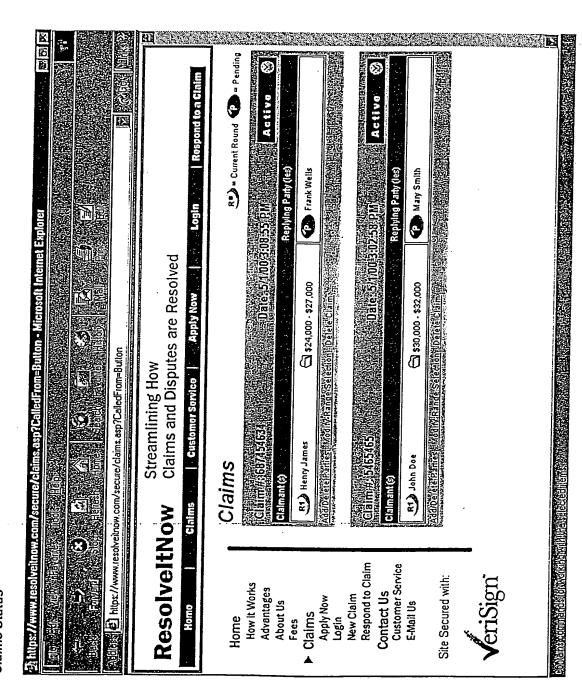
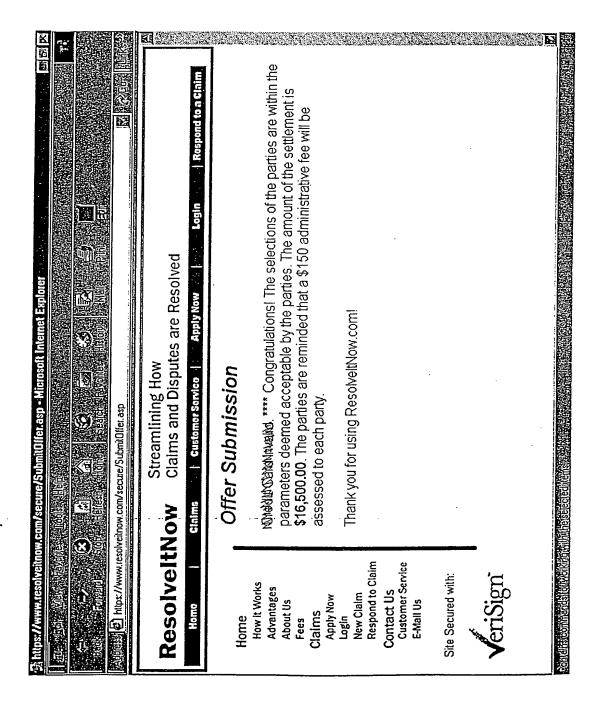


FIG. 40

Reply to a Claim – Range Selection

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	Streamlining How Claims and Disputes are Resolved		from the displayed range. Yone fields supplied below*.		G: \$18,000 - \$21,000	H: \$21,000 - \$24,000		K: \$30,000 - \$33,000	L: \$33,000 - \$36,000	
がたい [Pk/D](と 100		Range Selection	You may select any amount from the displayed range your own range by typing in the fields supplied below	increment Selected: \$3,000	A: \$0 - \$3,000	8: \$3,000 - \$6,000 6: 66,000 - \$6,000	c: \$0,000 - \$9,000 p: \$9,000 - \$12,000	E: \$12,000 - \$15,000	F: \$15,000 - \$18,000	Selected Range:
alo, ir un Mexico (127,0)(27,0) ————————————————————————————————————	ResolveitNow	Home	How it Works Advantages About Us Fees Claims	Apply Now	Login New Claim	Respond to Claim Contact Us	Customer Service E-Mail Us	i i	Site Secured with:	VeriSignĭ

Offer Submission - Accepted



Offer Submission – No Match

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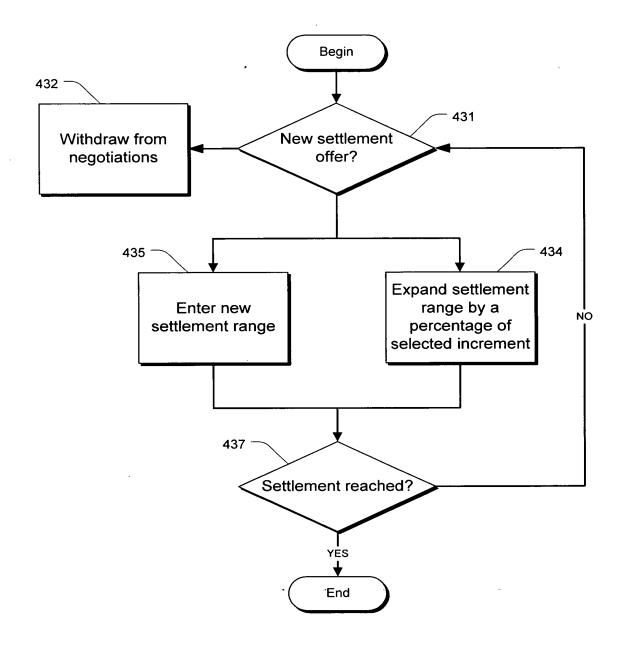
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Offer Submission

Sorry, no match.

assigned to this particular matter will remain active for 12 months from this date. The Unfortunately the ranges selected by the parties do not fall with the settlement parameters. To encourage further settlement negotiations, the identification number parties are free to engage in the ResolveltNow negotiation process an unlimited amount of times within said period.

ResolveItNow that will inform you that the opposing party has selected an new To try again using different amounts, please wait for an E-Mail or letter from settlement range for another chance at resolving this claim. An E-Mail has been sent to the Initiating Party (todd) confirming your attempt to settle this claim.



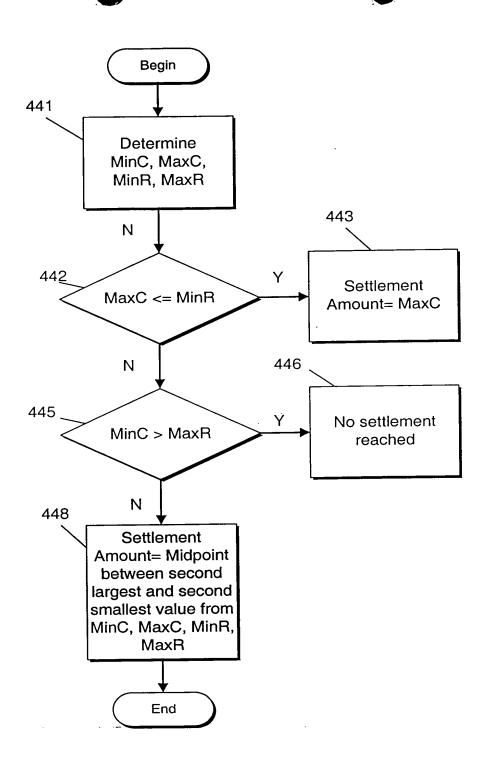


FIG. 44